

Amendments to the Claims

1. (original) An apparatus comprising:

at least one computer processor; and

at least one data store in operative connection with the computer processor, wherein the at least one data store includes a plurality of digital safe deposit accounts stored therein, wherein each of the digital safe deposit accounts is associated with at least one private key, wherein the computer processor is operative to communicate with a plurality of ATMs, wherein the computer processor is operative responsive to at least one of the ATMs to cause a digital signature to be produced for an electronic document responsive to the private key associated with one of the digital safe deposit accounts.

2. (original) The apparatus according to claim 1 wherein the computer processor is operative to receive the electronic document from the at least one ATM, wherein the computer processor is operative to store the electronic document in the data store in association with the one digital safe deposit account.

3. (original) The apparatus according to claim 2 wherein the computer processor is operative to retrieve the electronic document from the data store and send the electronic document to any one of the plurality of ATMs.

4. (original) The apparatus according to claim 2 wherein the computer processor is operative to encrypt and decrypt the electronic document stored in the at least one data store responsive to a secret key received from the at least one ATM.

5. (original) The apparatus according to claim 1 wherein each digital safe deposit account is associated with a financial account number, wherein the computer processor is operative to access the private key associated with the one digital safe deposit account responsive to a message received from the at least one ATM which includes a financial account number that corresponds to the financial account number associated with the one digital safe deposit account.

6. (original) The apparatus according to claim 5, wherein the at least one financial account number corresponds to a credit card number.

7. (original) The apparatus according to claim 1 wherein each digital safe deposit account is associated with at least one digital certificate, wherein the computer processor is operative to cause the digital signature and at least one of the digital certificates associated with the one digital safe deposit account to be attached to the electronic document.

8. (original) The apparatus according to claim 1 wherein the computer processor is operative to maintain and store in the at least one data store, an access log in association with each digital safe deposit account.

9. (original) The apparatus according to claim 1 wherein the at least one ATM includes a cash dispenser, wherein the computer processor is operative through communication with a financial transaction processing system to cause a dispense of cash from the cash dispenser to be authorized.

10. (original) The apparatus according to claim 1 wherein the computer processor is operative to cause a new digital safe deposit account to be created in the data store responsive to communication from the at least one ATM.

11. (original) The apparatus according to claim 10 wherein the computer processor is operative to cause a new private key and a corresponding public key to be produced responsive to communication from the at least one ATM, wherein the computer processor is operative to store the private key in association with the new digital safe deposit account.

12. (original) The apparatus according to claim 11 wherein the computer processor is operative to cause a digital certificate to be generated and stored in association with the new digital safe deposit account, wherein the digital certificate includes the public key.

13. (original) The apparatus according to claim 12 wherein the computer processor is operative to receive a financial account number from the at least one ATM, wherein the computer processor is operative to store the financial account number in association with the new digital safe deposit account.

14. (original) The apparatus according to claim 13 wherein the computer processor is operative to receive a password input from the at least one ATM, wherein the computer processor is operative to store the password input in association with the new digital safe deposit account.

15. (original) The apparatus according to claim 1 wherein the computer processor is operative to receive a one-way hash of the electronic document from the at least one ATM, wherein the computer processor is operative to cause the digital signature to be generated responsive to the one-way hash and the private key.

16. (original) The apparatus according to claim 1 wherein the computer processor is operative to cause a second digital signature to be produced for the electronic document responsive to a private key that is not associated with the one digital safe deposit account.

17. (original) The apparatus according to claim 1 wherein the computer processor is operative to cause a digital signature processing fee to be assessed to a financial account in response to causing the digital signature to be produced for the electronic document.

18. (currently amended) The apparatus according to claim ~~16~~ 17 wherein the computer processor is operative to receive information about the financial account from the at least one ATM.

19. (original) The apparatus according to claim 1 wherein the computer processor is operative to cause a digital time stamp to be produced and attached to the electronic document.

20. (original) A method comprising:

- a) receiving a financial account number from an automated transaction machine;
- b) accessing a private key associated with the financial account number; and
- c) enabling an electronic document displayed by the automated transaction machine to be digitally signed with the private key.

21. (original) The method according to claim 20, wherein prior to step (c) further comprising:

- d) receiving a password from the automated transaction machine; and
- e) verifying that the password corresponds to a valid password previously associated with the financial account number.

22. (original) The method according to claim 20, further comprising:

- d) accessing a digital certificate previously associated with the financial account number, wherein the digital certificate includes a public key that corresponds to the private key, wherein the public key is capable of being used to validate the digital signature; and
- e) enabling the digital certificate to be associated with the electronic document.

23. (original) The method according to claim 20, further comprising:

- d) storing a digitally signed copy of the electronic document in a digital safe deposit account in association with the financial account number.

24. (original) The method according to claim 20, further comprising:

- d) receiving a second financial account number from the automated transaction machine; and
- e) assessing a processing fee associated with the digital signing of the electronic document to a financial account associated with the second financial account number.

25. (original) The method according to claim 20, further comprising:

- d) enabling the electronic document to be digitally time stamped.

26. (original) The method according to claim 20, further comprising:

- d) dispensing cash from the automated transaction machine.

27. (currently amended) A method comprising:

- a) receiving a request from an automated transaction machine to digitally sign an electronic document visually displayed by the automated transaction machine, wherein the request includes an account number that is associated with a digital safe deposit account;
- b) accessing a private key associated with the digital safe deposit account responsive to the account number; ~~and~~
- c) producing a digital signature for the electronic document responsive to the private key; and
- d) causing the digital signature to be attached to the electronic document.

28. (original) The method according to claim 27, further comprising:

- e) storing a digitally signed copy of the electronic document in a data store in association with the digital safe deposit account.

29. (original) The method according to claim 27, wherein in step (a) the account number corresponds to a financial account number.

30. (original) The method according to claim 27 and further comprising:

- e) dispensing cash from the automated transaction machine.

31. (original) A method comprising:

- a) receiving a request at an ATM to digitally sign an electronic document visually displayed by the ATM;
- b) causing a digital signature and a digital time stamp to be produced for the electronic document; and
- c) causing the digital signature and the digital time stamp to be attached to the electronic document.

32. (original) The method according to claim 31 and further comprising:

- d) dispensing cash from the ATM.

33. (new) A method comprising:

- a) receiving with at least one server, data associated with a financial account;
- b) responsive to the data associated with the financial account received in (a), causing through operation of the at least one server, a private key which corresponds to the data associated with the financial account received in (a) to be accessed from at least one data store in operative connection with the at least one server, wherein the private key was previously stored in the at least one data store in correlated relation with the data associated with the financial account;
- c) causing through operation of the at least one server, a digital signature to be produced for an electronic document responsive to the private key accessed in (b);
and
- d) causing through operation of the at least one server, the digital signature to be attached to the electronic document during or after the display of the electronic

document through a display device viewable by a customer associated with the financial account.

34. (new) The method according to claim 33, wherein in (a) the data associated with the financial account is representative of a financial account number.

35. (new) The method according to claim 34, wherein in (a) the at least one financial account number corresponds to at least one of a credit card number, a debit card number, and a bank account number.

36. (new) The method according to claim 34, wherein in (a) the data representative of the financial account number is received by the at least one server from an automated transaction machine in operative communication with the at least one server through a network, wherein in (d) the automated transaction machine includes the display device.

37. (new) The method according to claim 36, wherein in (a) the automated transaction machine includes a cash dispenser.

38. (new) The method according to claim 33 and further comprising:

e) receiving with the at least one server, the electronic document;

- f) causing through operation of the at least one server the electronic document to be stored in the at least one data store in correlated relation with the data associated with the financial account received in (a).

39. (new) The method according to claim 38 and further comprising:

- g) subsequent to (f) receiving with at least one server, data associated with the financial account from a remote computer in operative communication with the at least one server through a network;
- h) causing through operation of the at least one server the electronic document to be accessed from the at least one data store responsive to the data associated with the financial account received in (g);
- I) causing through operation of the at least one server, the electronic document to be communicated to the remote computer.

40. (new) The method according to claim 33 and further comprising:

- e) causing through operation of the at least one server at least one digital certificate associated with the private key to be accessed from the at least one data store, wherein the at least one digital certificate was previously stored in the at least one

data store in correlated relation with the data associated with the financial account; and

- f) causing through operation of the at least one server, the at least one digital certificate to be attached to the electronic document during or after the display of the electronic document through the display device.

41. (new) Computer readable media bearing instructions which are operative to cause at least one computer processor in the at least one server to cause the at least one server to carry out the method steps recited in claim 33.